

Information to identify the case:

Debtor 1 Jeffrey T Cirz
First Name _____ Middle Name _____ Last Name _____
Debtor 2 _____
(Spouse, if filing) First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court **District of New Jersey**
Case number: **11-22627-CMG**

Social Security number or ITIN **xxx-xx-9520**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jeffrey T Cirz

3/6/17

By the court:

Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Jeffrey T Cirz
Debtor

Case No. 11-22627-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 39

Date Rcvd: Mar 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 08, 2017.

db +Jeffrey T Cirz, 111 Rivercrest Dr, Toms River, NJ 08753-4237
aty +Kristina Gandolfo Murtha, Kivitz McKeever Lee, P.C., 701 Market St, Suite 5000,
Philadelphia, PA 19106-1541
cr +Nissan Motor Acceptance Corporation, Servicer for, P.O. Box 660366, Dallas, TX 75266-0366,
UNITED STATES 75266-0366
511910529 +Associates in Gastroenterology, 368 Lakehurst Rd.suite 205, Toms River, NJ 08755-7339
511910536 +Ear Nose and Throat of NJ, c/o Apex Asset Management, 1891 Santa Barbara Dr., #204,
Lancaster, PA 17601-4106
511910537 +Ear nose Throat of NJ, Pa, 500 Lakehurst Rd., Toms River, NJ 08755-8064
512267132 +Ear, Nose and Throat of NJ, c/o Apex Asset Management, LLC, P.O. Box 7044,
Lancaster, PA 17604-7044
511910538 +Emanuel G. Kuflik, MD, 453 Lakehurst Rd., Toms River, NJ 08755-6342
511910540 +Jessica S. Gilham-Cirz, 111 Rivercrest Dr., Toms River, NJ 08753-4237
516226048 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage LLC, P.O. Box 619096,
Dallas, Texas 75261-9741)
511910542 +Nissan Infinity, PO Box 660366, Dallas, TX 75266-0366
511910543 +Nissan Motor Credit, PO box 660360, Dallas, TX 75266-0360
511910545 +Toms River X-Ray, 154 Highway 37 West, Toms River, NJ 08755-8059
511910546 +University Radiology Group, c/o Rhett A. Plank, Esq., 2500 Corporate Exchange Dr.,
Suite 150A, Columbus, OH 43231-7665

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 06 2017 23:22:24 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 06 2017 23:22:19 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
511910527 +EDI: AMEREXPR.COM Mar 06 2017 22:48:00 American Express, PO Box 981537,
El Paso, TX 79998-1537
511910528 +EDI: AMEREXPR.COM Mar 06 2017 22:48:00 American Express, PO Box 1270,
Newark, NJ 07101-1270
512111457 EDI: BECKLEE.COM Mar 06 2017 22:48:00 American Express Centurion Bank,
c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
511910530 +EDI: BANKAMER.COM Mar 06 2017 22:48:00 BAC Home Loans, 450 American St. SV,
Simi Valley, CA 93065-6285
512005021 EDI: BANKAMER2.COM Mar 06 2017 22:48:00 FIA Card Services, NA as successor in interest to,
Bank of America NA and MBNA America Bank, PO Box 15102, Wilmington, DE 19886-5102
512239199 +EDI: BANKAMER.COM Mar 06 2017 22:48:00 BANK OF AMERICA, N.A., successor by merger to,
BAC Home Loan Servicing, LP, Mail Stop CA6-919-01-23, 400 National Way,
Simi Valley, CA 93065-6414
511910531 +EDI: BANKAMER.COM Mar 06 2017 22:48:00 Bank of America, PO box 15026,
Wilmington, DE 19850-5026
511910532 +EDI: CHASE.COM Mar 06 2017 22:48:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
512056997 EDI: CHASE.COM Mar 06 2017 22:48:00 Chase Bank USA, N.A., PO Box 15145,
Wilmington, DE 19850-5145
511910533 +EDI: CITICORP.COM Mar 06 2017 22:48:00 Citibank, 701 E60th St.,
Sioux Falls, SD 57104-0493
511910534 +E-mail/Text: cms-bk@cms-collect.com Mar 06 2017 23:22:04 DFS Services LLC,
c/o Capital Management Services, 726 Exchange ST., Suite 700, Buffalo, NY 14210-1464
511910535 EDI: DISCOVER.COM Mar 06 2017 22:48:00 Discover, PO Box 15316, Wilmington, DE 19850
511926620 EDI: DISCOVER.COM Mar 06 2017 22:48:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
511910539 +E-mail/Text: EBN_Notifications@OWB.com Mar 06 2017 23:22:13 IndyMac/Onewest Bank,
6900 Beatrice Dr., Kalamazoo, MI 49009-9559
511910541 E-mail/Text: camanagement@mtb.com Mar 06 2017 23:22:05 M&T Bank, 1100 Wehrel Dr.,
Buffalo, NY 14221
512297381 E-mail/Text: camanagement@mtb.com Mar 06 2017 23:22:05 M&T Bank, 1100 Wehrle Drive,
Williamsville, NY 14221
515054092 +Fax: 407-737-5634 Mar 06 2017 23:34:57 Ocwen Loan Servicing, LLC,
ATTN: Bankruptcy Department, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409,
Ocwen Loan Servicing, LLC 33409-6493, ATTN: Bankruptcy Department
515054091 +Fax: 407-737-5634 Mar 06 2017 23:34:57 Ocwen Loan Servicing, LLC,
ATTN: Bankruptcy Department, 1661 Worthington Road, Suite 100,
West Palm Beach, FL 33409-6493
512139378 +E-mail/Text: EBN_Notifications@OWB.com Mar 06 2017 23:22:13 OneWest Bank, FSB,
2900 Esperanza Crossing, Austin, TX 78758-3658
512305326 EDI: PRA.COM Mar 06 2017 22:48:00 Portfolio Recovery Associates, LLC., P.O. Box 41067,
Norfolk, VA 23541
511910544 +E-mail/Text: lillie.berryman@propath.com Mar 06 2017 23:22:14 Propath, PO box 678175,
Dallas, TX 75267-8175
512159158 EDI: ECAST.COM Mar 06 2017 22:48:00 eCAST Settlement Corporation, POB 29262,
New York NY 10087-9262

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 39

Date Rcvd: Mar 06, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

512111456 EDI: ECAST.COM Mar 06 2017 22:48:00 eCAST Settlement Corporation assignee of Citibank,
(South Dakota) NA, POB 29262, New York NY 10087-9262

TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Nationstar Mortgage LLC
512239198 BANK OF AMERICA, N.A., successor by merger to, BAC Home Loan Servicing, LP
cr* +Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department, 1661 Worthington Road, Suite 100,
West Palm Beach, FL 33409-6493
514237121* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive,
Lewisville, TX 75067, Nationstar Mortgage, LLC, 350 Highland Drive,
Lewisville, TX 75067)
514237120* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)
TOTALS: 2, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 08, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 6, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Brian C. Nicholas on behalf of Creditor NATIONSTAR MORTGAGE LLC bnicholas@kmllawgroup.com,
bkgroup@kmllawgroup.com
David A. Semanchik on behalf of Debtor Jeffrey T Cirz info@semanchiklaw.com
Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com
Denise E. Carlon on behalf of Creditor Nationstar Mortgage LLC
bankruptcynotice@zuckergoldberg.com, bkgroup@kmllawgroup.com
John R. Morton, Jr. on behalf of Creditor Nissan Motor Acceptance Corporation, Servicer for
Nissan-Infiniti LT mortonlaw.braig@verizon.net, donnal@mortoncraig.com;mhazlett@mortoncraig.com
Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. jgoldman@kmllawgroup.com,
bkgroup@kmllawgroup.com
Melissa N. Licker on behalf of Creditor NATIONSTAR MORTGAGE LLC
NJ_ECF_Notices@buckleyadole.com
R. A. Lebron on behalf of Creditor ONEWEST BANK, FSB., as servicer for DEUTSCHE BANK NATIONAL
TRUST COMPANY AS INDENTURE TRUSTEE OF THE INDYMAC HOME EQUITY MORTGAGE LOAN ASSET-BACKED TRUST,
SERIES 2006-H4 bankruptcy@feinsuch.com
Steven K. Eisenberg on behalf of Creditor Ocwen Loan Servicing, LLC bkecf@sterneisenberg.com,
jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com

TOTAL: 11